What's New for 2006?

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Here are some of this year's changes in the insurance programs offered through the Employee Insurance Program (EIP):

State Health Plan

- State Health Plan subscribers who would like to stop using tobacco may now participate in Free & Clear®, a tobacco treatment program offered at no cost to the enrolled subscriber.
 - For details, see page 42
- Under the State Health Plan, the Well Child Care benefits schedule of immunizations has been expanded and healthy children between the ages of six months and 23 months are now eligible for yearly influenza immunizations. Children between the ages of six months and 12 years with risk factors also are eligible for the immunizations. Children between the ages of 11 and 12 years are eligible for a meningococcal immunization.
 - For details, see page 38
- The State Health Plan Savings Plan now includes an out-of-network coinsurance maximum.
 - For details, see pages 25 and 170

Health Maintenance Organizations

- MUSC Options is now available to subscribers eligible for Medicare in Berkeley, Charleston, Colleton and Dorchester counties.
 - For details, see page 55
- Companion HealthCare has been renamed BlueChoice HealthPlan of South Carolina.
- BlueChoice HealthPlan's copayments for specialist office visits and some prescription drugs have been increased.
 - For details, see pages 170 and 171

MoneyPlu\$

- Health Saving Account subscribers who have at least \$3,500 in their account through NBSC may now invest in mutual funds.
 - For details, see page 131
- MoneyPlu\$ subscribers who have funds remaining in their 2005 Medical Spending Account on December 31, 2005, now have until March 15, 2006, to spend the money on eligible medical expenses, provided they file the claims for reimbursement by March 31, 2006.
 - For details, see page 120

Retirees

- Medicare Part D, Medicare's new prescription drug program, begins January 1, 2006. However, most subscribers to health plans offered through EIP do not need to sign up for it because their drug coverage is as good as, or better than, the coverage offered through Part D. If you do sign up for Part D, you will lose your drug coverage under your health plan. However, your premiums will not be reduced.
 - For details, see page 139 and 189-191